

Information to identify the case:			
Debtor 1	John P Witherel		Social Security number or ITIN xxx-xx-1055
	First Name	Middle Name	Last Name
Debtor 2	Carla R Witherel		Social Security number or ITIN xxx-xx-4099
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 11-22158-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John P Witherel

Carla R Witherel

8/29/16

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
John P Witherel
Carla R Witherel
DebtorsCase No. 11-22158-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
Form ID: 3180WPage 1 of 3
Total Noticed: 44

Date Rcvd: Aug 29, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2016.

db/jdb
aty +John P Witherel, Carla R Witherel, 152 Mayer Drive, Pittsburgh, PA 15237-1866
+Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
Pittsburgh, PA 15212-5860
13543359 +Capital One, N.A., PO Box 12907, Norfolk, VA 23541-0907
13142003 Duquesne Light Company, c/o Bernstein Law Firm, P.C., Suite 2200, Gulf Tower,
Pittsburgh, PA 15219
13061099 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,
Norfolk VA 23541-0907
13025811 +Main Street Acquisiton, 2877 Paradise Rd Unit 30, Las Vegas, NV 89109-5236
13068933 +Midland Mortgage Company, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
13025812 +Midland Mortgage Company, Attn: Bankruptcy, PO Box 26648, Oklahoma City, OK 73126-0648
13025813 +Ntb/cbsd, PO Box 6497, Sioux Falls, SD 57117-6497
13025814 +Pittsburgh Police FCU, 1338 Chartiers Ave, Pittsburgh, PA 15220-4800

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 30 2016 02:14:31 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Aug 30 2016 01:43:00 PRA Receivables Management, LLC, PO Box 12907,
Norfolk, VA 23541-0907
cr EDI: RECOVERYCORP.COM Aug 30 2016 01:43:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
13057900 +EDI: OPHSUBSID.COM Aug 30 2016 01:43:00 BACK BOWL I LLC, C O WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121 SEATTLE, WA 98121-3132
13025803 +EDI: TSYS2.COM Aug 30 2016 01:43:00 Barclays Bank Delaware,
Attention: Customer Support Department, PO Box 8833, Wilmington, DE 19899-8833
13121507 EDI: RECOVERYCORP.COM Aug 30 2016 01:43:00 Bureaus Investment Group Portfolio No 15 LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
13057897 +EDI: OPHSUBSID.COM Aug 30 2016 01:43:00 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121 SEATTLE, WA 98121-3132
13025804 EDI: CAPITALONE.COM Aug 30 2016 01:43:00 Capital One, N.a., Bankruptcy Dept,
PO Box 5155, Norcross, GA 30091
13981020 +E-mail/Text: bankruptcy@consumerportfolio.com Aug 30 2016 02:15:09
CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA 92619-7071
13025805 +EDI: CHASE.COM Aug 30 2016 01:43:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
13070546 EDI: CHASE.COM Aug 30 2016 01:43:00 Chase Bank USA, N.A., PO Box 15145,
Wilmington, DE 19850-5145
13025806 EDI: RCSDELL.COM Aug 30 2016 01:43:00 Dell Financial Services, Attn: Bankruptcy Dept.,
PO Box 81577, Austin, TX 78708
13041023 EDI: RESURGENT.COM Aug 30 2016 01:43:00 Dell Financial Services L.L.C.,
c/o Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
13061137 EDI: FORD.COM Aug 30 2016 01:43:00 Ford Motor Credit Company LLC, P O Box 6275,
Dearborn, MI 48121
13025807 EDI: FORD.COM Aug 30 2016 01:43:00 Ford Motor Credit Corporation,
National Bankruptcy Service Center, PO Box 537901, Livonia, MI 48153
13443488 EDI: RMSC.COM Aug 30 2016 01:43:00 GE Capital Retail Bank,
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605
13145130 EDI: RMSC.COM Aug 30 2016 01:43:00 GE Money Bank, Attn: Bankruptcy Department,
PO Box 960061, Orlando FL 32896-0661
13038247 EDI: RESURGENT.COM Aug 30 2016 01:43:00 GE Money Bank, c/o B-Line, LLC, MS 550,
PO Box 91121, Seattle, WA 98111-9221
13025808 +EDI: RMSC.COM Aug 30 2016 01:43:00 Gemb/care Credit, PO Box 981439,
El Paso, TX 79998-1439
13025809 +EDI: CITICORP.COM Aug 30 2016 01:43:00 Goodyearcbsd, PO Box 6497,
Sioux Falls, SD 57117-6497
13025810 +EDI: HFC.COM Aug 30 2016 01:43:00 Hsbc Bank, Attn: Bankruptcy, PO Box 5213,
Carol Stream, IL 60197-5213
13069541 EDI: RESURGENT.COM Aug 30 2016 01:43:00 Main Street Acquisition Corp., c/o B-Line, LLC,
MS 550, PO Box 91121, Seattle, WA 98111-9221
13235615 EDI: BL-CREDIGY.COM Aug 30 2016 01:43:00 Main Street Acquisitions Corp., assignee,
of HSBC CARD SERVICES (III) INC., c/o Becket and Lee LLP, POB 3001,
Malvern, PA 19355-0701
13294267 +E-mail/Text: bknotice@ncmllc.com Aug 30 2016 02:15:06 National Capital Management, LLC.,
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
13025815 EDI: PRA.COM Aug 30 2016 01:43:00 Portfolio Rc, Attn: Bankruptcy, PO Box 41067,
Norfolk, VA 23541
13135075 EDI: PRA.COM Aug 30 2016 01:43:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk VA 23541
13080709 EDI: PRA.COM Aug 30 2016 01:43:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541

District/off: 0315-2

User: gamr
Form ID: 3180W

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Total Noticed: 44

Date Rcvd: Aug 29, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13620423 +EDI: PRA.COM Aug 30 2016 01:43:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
13443489 EDI: RECOVERYCORP.COM Aug 30 2016 01:43:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13025816 +EDI: RMSC.COM Aug 30 2016 01:43:00 Sams Club, Attention: Bankruptcy Department,
Po Box 105968, Atlanta, GA 30348-5968
13025817 +EDI: SEARS.COM Aug 30 2016 01:43:00 Sears/cbsd, 701 East 60th St N,
Sioux Falls, SD 57104-0432
13566915 +EDI: OPHSUBSID.COM Aug 30 2016 01:43:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
13118594 EDI: Q3G.COM Aug 30 2016 01:43:00 World Financial Network National Bank,
Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
cr MIDFIRST BANK
cr Midland Mortgage Co.
13025819 Wfnnb/fashion Bug
cr* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,
Memphis, TN 38125-1741
cr* +PRA Receivables Management, LLC, P.O. Box 41067, Norfolk, VA 23541-1067
cr* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
cr* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
13057898* +CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121 SEATTLE, WA 98121-3132
13057899* +CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121 SEATTLE, WA 98121-3132
13076504* +CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121 SEATTLE, WA 98121-3132
13132785* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541)
13618432* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
13618434* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
13618435* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
13025818 ##+The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
TOTALS: 4, * 11, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 31, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: gamr
Form ID: 3180W

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Total Noticed: 44

Date Rcvd: Aug 29, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Midland Mortgage Co. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Andrew F Gornall on behalf of Creditor MIDFIRST BANK agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Edgardo D. Santillan on behalf of Debtor John P Witherel edscourt@debtlaw.com,
edscourt@gmail.com/650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;eds.myecfemail@gmail.co
m
Edgardo D. Santillan on behalf of Joint Debtor Carla R Witherel edscourt@debtlaw.com,
edscourt@gmail.com/650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;eds.myecfemail@gmail.co
m
James A. Prostko on behalf of Joint Debtor Carla R Witherel pawb@fedphe.com,
james.prostko@phelanhallinan.com
James A. Prostko on behalf of Debtor John P Witherel pawb@fedphe.com,
james.prostko@phelanhallinan.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com/pghecf@bernsteinlaw.com;cabbott@ecf.court
rive.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
Ronda J. Winnecour on behalf of Trustee Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 11